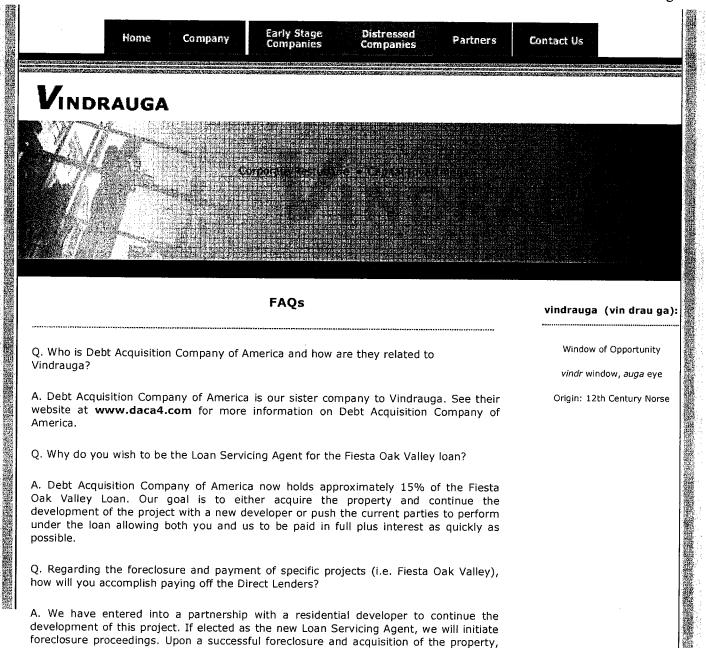
## EXHIBIT "C"



Q. Please elaborate on the fee structure(s).

we will remit full payment plus interest to you within 30 days.

A. At the Lender's election, you can either maintain the existing fee structure or elect the alternative structure. For example:

Loan Servicing Agent	Alternative	Existing
Loan Servicing Fee on Monies Collected	6% flat	1% or 3% (annual)
Termination Fee	N/A	Up to 4%
Default Interest	N/A	8% (annual)
Sum	6%	Up to 15%

## VINDRAUGA - Distressed Companies

- Q. Who will receive the late fees and default interest as specified in the original loan agreement with the borrower, the Direct Lenders or Vindrauga?
- A. The direct lenders get the late fees and default interest for the period that Vindrauga is the Loan Servicing Agent if the alternative fee structure is elected.
- Q. What happens if Vindrauga does not obtain 51% of the Direct Lender interest?
- A. Direct Lenders will remain in the existing agreement with the same Loan Servicing Agent.
- Q. Who will pay for all the litigation fees?
- A. Vindrauga will pay for legal costs related to the change in Loan Servicing Agent. All other fees will be borne by the loan.
- Q. Regarding other loans, why should we want to substitute Vindrauga as the Loan Servicing Agent?
- A. Vindrauga anticipates locating alternative funding sources for all loans for which we are appointed as the Loan Servicing Agent. We anticipate paying off these loans at the highest possible value in the shortest possible time. On another note, Vindrauga and Debt Acquisition Company of America are established firms managed by three Certified Public Accountants and will maintain an accurate database of transactions to ensure all payments of interest and principal are remitted timely to you.
- Q. How does Vindrauga acquire alternative funding sources?
- A. Vindrauga will use their expertise to locate alternative funding sources such as developers, private investors, etc.
- Q. If I have additional questions, whom should I contact?
- A. Feel free to contact Howard Justus (hjustus@daca4.com; 1-800-400-5033 x102) or Silvia Lukes (slukes@daca4.com; 1-800-400-5033 x110).
- Q. Are there any forms I can complete to substitute Vindrauga Corporation as my choice for Loan Servicing Agent?

A. Yes, <b>contact us</b> for these forms.	
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